

Standard Chartered Bank Online Trading Usage Promotion (2 October 2017 to 31 December 2017) Terms and Conditions (“Promotion T&Cs”)

1. This Standard Chartered Bank Online Trading Usage Promotion (“**Promotion**”) is available from 2 October to 31 December 2017, both dates inclusive (“**Promotion Period**”). By participating in this Promotion, you agree to be bound by these Promotion T&Cs.

Eligibility

2. The Promotion is only open to new or existing customers of Standard Chartered Bank (Singapore) Limited (the “**Bank**”) who:
 - (a) have an existing Online Trading account with the Bank anytime during the Promotion Period; and
 - (b) have not closed their Online Trading account with the Bank within the three (3) months prior to the date of commencement of the Promotion Period or during the Promotion Period

(hereinafter referred to as the “**Eligible Customers**”).

Promotion

3. If you satisfy the eligibility criteria in **Clause 2** above, you will be eligible to receive an iPad in Space Grey (Wi-fi 32 GB) (the “**Gift**”) if you fulfil the promotion criteria set out below:
 - (a) perform **S\$1,000,000** (or its equivalent in other currencies) worth of trading transactions via Standard Chartered Bank Online Trading platform during each qualifying period

(the “**Promotion Criteria**”).
4. The Gift is issued on a first-come-first-served basis and is limited to the first 50 Eligible Customers who fulfil the Promotion Criteria during the qualifying period.

Qualifying periods	Gift allocation quantity
2 October 2017 to 31 October 2017	50 sets of iPad in Space Grey (Wi-fi 32 GB)
1 November 2017 to 30 November 2017	50 sets of iPad in Space Grey (Wi-fi 32 GB)
1 December 2017 to 31 December 2017	50 sets of iPad in Space Grey (Wi-fi 32 GB)

Each Eligible Customer is limited to a maximum of 1 Gift under this Promotion.

5. The Gifts are provided by third party merchants and the Bank is not an agent of the merchants supplying the Gifts.
6. The Bank makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gifts and assume no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gifts. Any dispute

about the quality, value, condition or performance of the Gifts is to be resolved directly with the merchants.

7. The Bank is not obliged to assist or act on your behalf in communicating with the merchants supplying the Gifts for any reason. You accept the Gifts as it is and subject to any terms and conditions the merchants may impose. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, defaced, stolen or damaged Gifts.
8. The Gifts are non-redeemable for cash, credit and/or any other items. The Gifts are strictly non-transferable, non-assignable and non-exchangeable, whether in full or in part.
9. The Bank may replace and substitute the Gifts with any item of equivalent or similar value, without prior notice or reason.
10. Except for death or personal injury caused by the negligence of the Bank, to the fullest extent permitted by law, the Bank and members of the Bank's group shall have no liability in respect of, and will be indemnified from and against, any liability, loss, claim, damage or costs of any kind (including legal costs) to any person or entity, in whole or in part, directly or indirectly, whether by reason of the acceptance, possession, use or misuse of a Gift, or participation in the Promotion, or otherwise
11. This Promotion is not concurrently valid with other Standard Chartered Bank Online Trading promotions.

Redemption

12. Eligible Customers who qualify to receive the Gift will be notified by a redemption letter sent to their mailing address according to the Bank's records or such other manner of communication adopted by the Bank by 31 January 2018 (each, a "**Redemption Notice**"). The Redemption Notice shall state the details for redemption of the Gift.
13. The Gift must be redeemed during the redemption period stated in the Redemption Notice. The Bank will not extend the redemption date should you fail to redeem the Gift during the redemption period for any reasons whatsoever. If you do not redeem the Gift during the redemption period, the Gift will be forfeited.
14. By participating in this Promotion, you consent to us disclosing the last four digits of your NRIC/passport number to persons who are involved in fulfilling the redemption of the Gifts (including but not limited to the merchants supplying the Gifts and/or merchants administering the redemption of the Gifts) for purposes of verifying your identity during redemption.
15. When you redeem the Gift, the merchant (named in the Redemption Notice and administering redemption at the redemption location and/or supplying the Gift) may require you to disclose your information (including name, identification/passport number, mailing address and contact number) for the purposes of verifying your identity to redeem the Gift and recording your redemption of the Gift. If you do not consent to such disclosure, you will not be able to redeem the Gift and it will be forfeited.
16. Only original copies of Redemption Notices will be accepted for redemption. The Redemption Notice is valid for a one-time redemption only. Any attempt to use the same Redemption Notice for more than one redemption shall not be permitted. If a Gift is redeemed more than once by you or your authorised representative (if applicable) using the

same Redemption Notice, the Bank reserves the right to claw back the full value of the Gift that was redeemed in excess. The Bank's determination in this regard shall be final and conclusive.

17. If you receive a Redemption Notice in the form of a letter, (a) a photocopy of the letter will not be accepted for redemption and (b) if the letter have been tampered with or damaged, the letter will not be accepted for redemption.
18. The Gift must be collected personally by you or the authorised representative. Should you be unable to collect the Gift personally, you may sign the authorisation letter to enable another person to collect the Gift on your behalf and forward the original Redemption Notice to your authorised representative. The authorised representative will need to present his/her NRIC/passport together with the Redemption Notice, and authorisation letter duly signed by you to redeem the Gift.

General Terms

19. The Customer remains liable for the payment of any transfer-out fee, and any and all other transactional fees payable to any third party, including, but not limited to, any tax or stamp duty, transaction levy, exchange fee, clearing fee, or market fee, that may be imposed on such Eligible Customer by law. For foreign exchange conversions, the Bank shall, in its absolute discretion, apply its prevailing foreign exchange rates in determining the SGD value equivalent.
20. The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion, including eligibility and the applicable criteria. The Bank's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.
21. The Bank reserves the right to do any of the following without prior notice or reason:
 - (a) terminate, withdraw, shorten or extend this Promotion at the Bank's sole discretion, with or without prior notice or reason; and/or
 - (b) vary, modify, add or delete any of the terms of the Promotion. You understand and agree to be bound by any such variation.

Please visit our branches or our website at sc.com/sg/Sgoeq4promo for the latest terms and conditions applicable to the Promotion.

22. In the event of any inconsistency between the Promotion T&Cs and any brochures, marketing or promotional materials relating to the Promotion, these Promotion T&Cs shall prevail to the extent of such inconsistency.
23. These Promotion T&Cs shall be read in conjunction with all relevant terms and conditions including the Standard Chartered Online Trading Terms, the Customer Terms and the Investment Product Terms.
24. A person who is not a party to these Promotion T&Cs has no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of the Promotion T&Cs.

25. These Promotion T&Cs are governed by and shall be construed in accordance with the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

26. All information is correct at time of print.

IMPORTANT DISCLAIMERS:

This document is for general circulation only and does not constitute an offer, recommendation or solicitation of an offer to enter into a transaction or adopt any hedging, trading or investment strategy. It has not been prepared for any particular person or class of persons and does not constitute and should not be construed as investment advice nor an investment recommendation. It has been prepared without regards to the specific investment objectives, financial situation or particular needs of any person. You should seek advice from a financial adviser on the suitability of an investment for you, taking into account these factors before making a commitment to invest in an investment.

You are fully responsible for your investment decision, including whether the Online Trading service is suitable for you. The products/services involved are not principal-protected and you may lose all or part of your original investment amount.

Deposit Insurance Scheme:

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured. For clarity, these investment products are not deposits and do not qualify as an insured deposit under the Singapore Deposit Insurance and Policy Owners' Protection Schemes Act 2011.